

B9I (Official Form 9I) (Chapter 13 Case) (12/11)

Case Number **14-61954**

UNITED STATES BANKRUPTCY COURT Western District of Virginia

**Notice of
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 10/10/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors – Do not file this notice in connection with any proof of claim you submit to the court
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carla Bailey Cunningham
3075 Holly Springs Road
Amissville, VA 20106

Case Number:
14-61954

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-8364

Attorney for Debtor(s) (name and address):

John C. Morgan Jr
John Carter Morgan, Jr., PLLC
98 Alexandria Pike
Suite 10
WARRENTON, VA 20186
Telephone number: 540 349-3232

Bankruptcy Trustee (name and address):

Herbert L Beskin(82)
PO Box 2103
Charlottesville, VA 22902
Telephone number: 434-817-9913

Meeting of Creditors

Date: **November 14, 2014**

Time: **11:30 AM**

Location: **cr mtg, CVL, Courtroom 100, US Courthouse, 255 West Main St., Charlottesville, VA 22902**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:
You can now file your Proof of Claim at the court's website located at www.vawb.uscourts.gov

Address to file Proof of Claim Only:

210 Church Ave.
Room 200
Roanoke, VA 24011

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **2/12/15**

For a governmental unit (except as otherwise
provided in Fed. R. Bankr. P. 3002 (c)(1)): **4/13/15**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 1/13/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date.

Date: **12/8/14**, Time: **09:30 AM**, Location: **Charlottesville, Room 200, US Courthouse, 255 W. Main St., Charlottesville, VA 22902**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

1101 Court St.
Room 166
Lynchburg, VA 24504
(434) 845-0317

For the Court:

Clerk of the Bankruptcy Court:
John W. L. Craig

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 10/14/14

EXPLANATIONS

B9I (Official Form 9I) (12/11)

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| Filing of Chapter 13 Bankruptcy Case | A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. |
| Claims | A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i> |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Refer to Other Side for Important Deadlines and Notices | |
| | |

United States Bankruptcy Court
Western District of Virginia

In re:
Carla Bailey Cunningham
Debtor

Case No. 14-61954-rbc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0423-6

User: matherlyl
Form ID: b9i

Page 1 of 1
Total Noticed: 25

Date Rcvd: Oct 14, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2014.

db +Carla Bailey Cunningham, 3075 Holly Springs Road, Amissville, VA 20106-1727
tr +Herbert L Beskin(82), PO Box 2103, Charlottesville, VA 22902-2103
4022683 +ACI, 300 S. Pine Island Rd., Fort Lauderdale, FL 33324-2673
4022684 +Ann M. Callaway, PC, 15 Garrett St., Warrenton, VA 20186-3108
4022691 ++CULPEPER COUNTY TREASURER, PO BOX 1447, CULPEPER VA 22701-6447
(address filed with court: Culpeper County Treasurer, P.O. Box 1447, Culpeper, VA 22701)
4022688 +Comenity Bank/Victoria's Secret, P.O. Box 182789, Columbus, OH 43218-2789
4022689 +Credit Control Corp., 11821 Rock Landing Dr., Newport News, VA 23606-4207
4022693 +Fauquier Hospital, 500 Hospital Drive, Warrenton, VA 20186-3099
4022694 +Federal Loan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
4022696 M&T Credit Services, 1100 Worley Drive, 2nd Floor, Williamsville, NY 14221
4022698 +Northland Group, P.O. Box 390846, Minneapolis, MN 55439-0846
4022700 +Robin Gulick, P.O. Box 880, Warrenton, VA 20188-0880

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: amy@jcmpllc.com Oct 14 2014 22:07:01 John C. Morgan, Jr,

John Carter Morgan, Jr., PLLC, 98 Alexandria Pike, Suite 10, WARRENTON, VA 20186
4022685 +EDI: CHASE.COM Oct 14 2014 21:58:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
4022686 +EDI: WFNNB.COM Oct 14 2014 21:58:00 Comenity Bank/Chadwicks, Attn: Bankruptcy Dept.,
P.O. Box 182686, Columbus, OH 43218-2686
4022687 +EDI: WFNNB.COM Oct 14 2014 21:58:00 Comenity Bank/Fashion Bug, P.O. Box 182789,
Columbus, OH 43218-2789
4022690 +EDI: RCSFNBMARIN.COM Oct 14 2014 21:58:00 Credit One Bank, P.O. Box 98873,
Las Vegas, NV 89193-8873
4022692 EDI: RCSDELL.COM Oct 14 2014 21:58:00 Dell Financial Services, Attn: Bankruptcy Dept.,
P.O. Box 81577, Austin, TX 78708
4022695 +EDI: CBSKOHLS.COM Oct 14 2014 21:58:00 Kohls, N56 W. 17000 Ridgewood Dr.,
Menomonee Falls, WI 53051-7096
4022697 +EDI: WFNNB.COM Oct 14 2014 21:58:00 Newport News, P.O. Box 182125,
Columbus, OH 43218-2125
4022699 E-mail/Text: recovery@paypal.com Oct 14 2014 22:07:03 Paypal, P.O. Box 45950,
Omaha, NE 68145-0950
4022701 +EDI: WFRRNBANK.COM Oct 14 2014 21:58:00 TD Bank USA/Target Credit, P.O. Box 673,
Minneapolis, MN 55440-0673
4022703 EDI: TFSR.COM Oct 14 2014 21:58:00 Toyota Motor Credit, Toyota Financial Services,
P.O. Box 8026, Cedar Rapids, IA 52408
4022702 +E-mail/Text: tfbsecurity@fauquierbank.com Oct 14 2014 22:07:14 The Fauquier Bank,
10 Courthouse Square, Warrenton, VA 20186-2800
4022704 +EDI: AFNIVERIZONE.COM Oct 14 2014 21:58:00 Verizon, 500 Technology Dr., Ste 30,
Weldon Spring, MO 63304-2225

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2014 at the address(es) listed below:

John C. Morgan, Jr on behalf of Debtor Carla Bailey Cunningham amy@jcmpllc.com,
JCM LAW123@gmail.com
USTrustee USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 2